

Receipt

#3



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Huang

Group Art Unit: 2164

Application No.: 10/036,048

Examiner: Not yet assigned

Filed: December 31, 2001

Attorney Docket No.: G06.004

Title: METHOD AND APPARATUS FOR  
DETERMINING A CUSTOMER'S  
LIKELIHOOD OF REUSING A  
FINANCIAL ACCOUNT

**REQUEST FOR CORRECTED FILING RECEIPT**

Assistant Commissioner for Patents  
Office of Initial Patent Examination  
Customer Service Center  
Washington, D.C. 20231

Sir:

Applicants respectfully request that Filing Receipt of the above-identified patent application be corrected as follows:

1. The Filing Date is corrected to reflect the correct date of the Application as Filing Date "December 31, 2001"

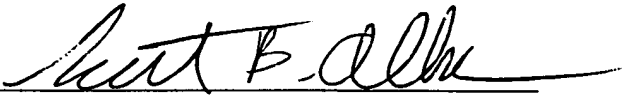
The requested changes have been indicated in blue on the enclosed copy of the official Filing Receipt.

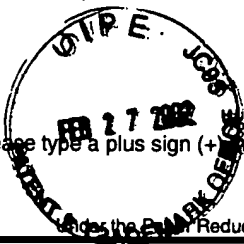
In support of this request, applicants have enclosed a copy of the official Postcard, Express Mail receipt and the first page of the Utility Patent Application Transmittal (Large Entity) filed with the original patent application, which clearly indicates the correct Filing Date. Please issue a corrected Filing Receipt in due course.

Respectfully submitted,

February 14, 2002

Date

  
\_\_\_\_\_  
Scott B. Allison  
Reg. No. 38,370  
Buckley, Mashoff & Talwalkar & Allison LLC  
5 Elm Street  
New Canaan, Connecticut 06840  
(203) 972-5985/Phone  
(203) 972-7627/Fax



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Please type a plus sign (+) inside this box



PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	<b>Application Number</b>	10/036,048	
	<b>Filing Date</b>	December 31, 2001	
	<b>First Named Inventor</b>	Huang	
	<b>Group Art Unit</b>	2164	
	<b>Examiner Name</b>	Not yet assigned	
<b>Total Number of Pages in This Submission</b>		<b>Attorney Docket Number</b>	G06.004

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Copies of Filing Receipt, Postcard, Express Mail Receipt and Utility Patent Application Transmittal
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Scott B. Allison
Signature	
Date	February 14, 2002

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on this date: February 14, 2002			
Type or printed name	Edith Martin		
Signature		Date	February 14, 2002

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



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COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
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APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
10/036,048	12/21/2001 12/31/2001	2164	1124	G06.004	8	32	5

CONFIRMATION NO. 4202

FILING RECEIPT



\*OC00000007410144\*

Buckley, Maschoff, Talwalkar & Allison LLC  
5 Elm Street  
New Canaan, CT 06840

Date Mailed: 02/01/2002

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Huang, Residence Not Provided;

Domestic Priority data as claimed by applicant

Foreign Applications

If Required, Foreign Filing License Granted 02/01/2002

Projected Publication Date: To Be Determined - pending completion of Missing Parts

Non-Publication Request: No

Early Publication Request: No

Title

Method and apparatus for determining a customer's likelihood of reusing a financial account

Preliminary Class

705

Buckley, Maschoff, Talwalkar & Allison LLC

Date Received: 2/7/02  
Matter No.: 600004 Atty: 3222  
Items Docketed: Receipt  
Filing Receipt  
Date is wrong  
Initials: JH Accy

LICENSE FOR FOREIGN FILING UNDER

**Title 35, United States Code, Section 184  
Title 37, Code of Federal Regulations, 5.11 & 5.15**

**GRANTED**

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

**NOT GRANTED**

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

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Express Mail No.: 610192487445

Date: 12/31/01

☐ (37 C.F.R. § 1.10)

☐ (37 C.F.R. § 1.8)

Enclosed herewith are:

☒ Specification and Claims (58 pp.).

☒ 8 Sheets ☒ Formal ☐ Informal Drawings.

☐ Declaration and Power of Attorney ☐ Executed ☐ Unexecuted.

☐ Assignment and Recordation Form Cover Sheet.

☒ Check for \$ 118400

☒ Information Disclosure Statement, Form PTC-1449 (1 pp.) and copies  
of 12 references.

☒ Transmittal Letter.

☐ Other (specify): \_\_\_\_\_

1c720 U.S. PTO  
10/036048  
12/31/01

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10/036048  
12/21/01

606-004





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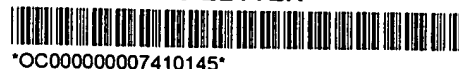
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WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/036,048	12/21/2001	Huang	G06.004

CONFIRMATION NO. 4202

FORMALITIES LETTER



\*OC00000007410145\*

Buckley, Maschoff, Talwalkar & Allison LLC  
5 Elm Street  
New Canaan, CT 06840

Date Mailed: 02/01/2002

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

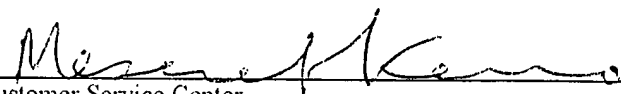
FILED UNDER 37 CFR 1.53(b)

### *Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

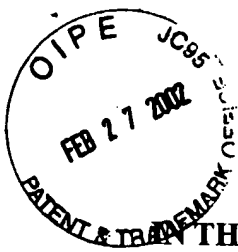
- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 130.**

*A copy of this notice **MUST** be returned with the reply.*

  
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 1 - ATTORNEY/APPLICANT COPY



Patent

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: HUANG et al.

Serial No.: Not yet assigned

Filing Date: Filed herewith

For: METHOD AND APPARATUS FOR  
DETERMINING A CUSTOMER'S  
LIKELIHOOD OF REUSING A  
FINANCIAL ACCOUNT

)  
)  
) Examiner: Not yet assigned

)  
) Group Art Unit: Not yet assigned

)  
) Attorney Docket No.: G06.004

)  
) CERTIFICATE OF MAILING UNDER 37 CFR  
1.10

)  
) I hereby certify that this correspondence is being  
deposited with the United States Postal Service  
via Express Mail in an envelope addressed to: Box  
Patent Application, Commissioner for Patents,  
Washington, D.C. 20231, on December 31, 2001

)  
) Dated: December 31, 2001 By: *Jill Holme*  
Jill Holme

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**Box PATENT APPLICATION**

Commissioner for Patents

Washington, D.C. 20231

**UTILITY PATENT APPLICATION TRANSMITTAL  
(Large Entity)**

Sir:

Transmitted herewith for filing under 35 USC 111(a) and 37 CFR 1.53(b) is a new utility  
patent application for an invention entitled: **METHOD AND APPARATUS FOR  
DETERMINING A CUSTOMER'S LIKELIHOOD OF REUSING A FINANCIAL ACCOUNT**

and invented by: **HUANG et al.**

Enclosed are:

1. ☒ Filing Fee as calculated and transmitted as described below
2. ☒ Specification having 58 pages and including the following: